AMENDMENTS TO THE CLAIMS

1.   (Previously Presented)   A system for managing relationships between a first party and a second party comprising:

at least one processor;

memory coupled to said at least one processor;

said memory comprising a plurality of modules configured to manage distributor information;

said plurality of modules comprising a selling agreements module configured to generate a selling agreement;

said plurality of modules comprising a commission module configured to determine commission amounts associated with a sales transaction based on said selling agreement;

said plurality of modules comprising a licensing module configured to determine if a party associated with said sales transaction has a valid license to sell products associated with the sales transaction; and

said plurality of modules comprising a payment module for determining payment associated with said sales transaction to said party in accordance with (i) a determination of said commission amounts determined by said commission module and (ii) a determination by said licensing module of whether said party has a valid license to sell the products associated with said sales transaction.

2.   (Original)   The system of claim 2 wherein said licensing module is further configured to determine if a party associated with said sales transaction comprises a valid appointment.

3.   (Original)   The system of claim 1 wherein said plurality of modules further comprises a distributor administration module configured to manage information associated with a plurality of distributors.

4.   (Original)   The system of claim 1 wherein said selling agreement comprises compensation components.

1   5.   (Original)   The system of claim 4 wherein said selling agreement comprises

2 document components.

1   6.   (Original)   The system of claim 5 wherein said selling agreements module

2 configured to generate said selling agreement utilizes a configuration engine to determine which of

3 said compensation components and said document components to include.

1   7.   (Original)   The method of claim 6 wherein said commission module accesses a

2 commission engine to determine said commission amounts.

1   8.   (Original)   The system of claim 1 wherein said selling agreement comprises a

2 binding contract between an institution having at least one product and a distributor.

1   9.   (Original)   The system of claim 8 wherein said institution comprises financial

2 institution.

1   10.   (Original)   The system of claim 8 wherein said product comprise financial

2 product.

1   11.   (Original)   The system of claim 10 wherein said financial product comprises life

2 insurance.

1   12.   (Currently Amended) A system for managing relationships between ~~a first party and~~

2 ~~a second party~~ parties to a selling agreement, the system comprising:

3   a database source comprising a plurality of data objects representative of at least one

4   distributing party, at least one selling agreement, and at least one license or

5   appointment associated with said at least one distributing party; and

6   a distributor management engine configured to obtain at least one of said plurality of data

7   objects from said database source and determine whether said at least one

8   distributing party conforms with said at least one selling agreement and said at least

9   one license or appointment is valid <u>to allow the at least one distributing party to sell</u>

10   <u>one or more products of the first party in accordance with the selling agreement</u>.

1   13.   (Original)   The system of claim 12 further comprising:

2   a backbone coupled to said distributor management engine, said backbone configured to

3   transport said at least one of said plurality of data objects.

1   14.   (Original)   The system of claim 12 further comprising:

2   an interface for obtaining a plurality of business rules defining relationships between an

3   institution and said at least one distributing party.

1   15.   (Original)   The system of claim 13 further comprising:

2   a commission engine configured to utilize said backbone to fetch said at least one selling

3   agreement from said database source.

1   16.   (Original)   The system of claim 15 wherein said commission engine generates

2   commission schemes utilized to model a set of selling agreement objects.

1   17.   (Original)   The system of claim 16 wherein said distributor management engine

2   generates payments based on said selling agreement objects.

1   18.   (Original)   The system of claim 12 further comprising:

2   a workflow process engine configured to process workflow events.

1   19.   (Original)   The system of claim 18 wherein said workflow process events are

2   determined by business rules defined by a user.

1   20.   (Original)   The system of claim 19 further comprising:

2   a commerce configuration engine configured to provide a configuration engine access to

3   said business rules.

1   21.   (Original)   The system of claim 12 further comprising:

2   a report engine configured to generate a plurality of reports associated with said at least one

3   distributing party.

1   22.   (Original)   The system of claim 21 wherein said report engine utilizes report

2   templates to generate said plurality of reports.

1   23.   (Original)   The system of claim 12 further comprising:

2   a distributor administration module for managing said plurality of data objects.

1   24.   (Currently Amended) The system of claim 12 further comprising:

2   a licensing and appointment module configured to enable ~~an institution~~ the first party to

3   manage said at least one license or appointments data object for at least one said

4   distributor.

1   25.   (Original)   The system of claim 24 wherein said licensing and appointment

2 module is configured to validate license or appointment compliance with a set of industry

3 regulations by evaluating said at least one license or appointment data object.

1   26.   (Original)   The system of claim 12 further comprising:

2   a selling agreements module configured to enable said institution to define and create a

3   business contract with said at least one distributing party.

1   27.   (Original)   The system of claim 26 wherein said selling agreements module

2 manages a set of business rules governing how contract components are combined into said at least

3 one selling agreement associated with each of said at least one

4 distributing party.

1   28.   (Original)   The system of claim 27 further comprising:

2   a debt management module configured to enable said institution to manage distributor

3   advances and repayments.

1   29.   (Original)   The system of claim 28 wherein said debt management module is

2 utilized to define and manage a set of payment rules defining parameters for paying said at least

3 one distributing party.

1   30.   (Original)   The system of claim 12 further comprising:

2   a net pay module enabling said institution to track and calculate payments to distributors.

1   31.   (Original)   The system of claim 12 wherein said institution comprises a financial

2 services institution.

1   32.   (Currently Amended) A system for managing relationships between a first party and

2 a second party comprising:

3   an interface for obtaining a plurality of business rules defining relationships between ~~an~~

4   ~~institution~~ a product provider and at least one distributor;

5   a database source comprising a plurality of data objects representative of said at least one

6   distributor, at least one selling agreement and at least one license or appointment

7   associated with said at least one distributor;

8   a commission engine configured to determine a commission amount associated with said at

9   least one distributor by evaluating said at least one selling agreement data object;

10   ~~a backbone coupled to said distributor management engine, said backbone configured to~~

11   ~~transport said at least one of said plurality of data objects to a plurality of modules;~~

12   [[said]] a plurality of modules comprising, a distributor administration module for

13   managing said plurality of data objects;

14   said plurality of modules comprising, a licensing and appointment module configured to

15   determine if said at least one license or appointment data object associated with said

16   at least one distributor is in compliance with a set of industry regulations;

17   said plurality of modules comprising, a selling agreements module configured to enable

18   said ~~institution~~ product provider to define and create a selling agreement with said at

19   least one distributor; and

20   said plurality of modules comprising, a payment module configured to determine said

21   commission amount to said at least one distributor.

1   33.   (Original)   The system of claim 32 wherein said commission engine utilizes said

2 backbone to fetch said at least one selling agreement from said database source.

1   34.   (Original)   The system of claim 32 further comprising:

2   a workflow process engine configured to process workflow events, said workflow process

3   events determined by said business rules.

1   35.   (Original)   The system of claim 32 further comprising:

2   a commerce configuration engine configured to provide access to said business rules.

1   36.   (Original)   The system of claim 32 further comprising:

2   a report engine configured to generate a plurality of reports associated with said at least one

3   distributor.

1   37.   (Original)   The system of claim 36 wherein said report engine utilizes report

2   templates to generate said plurality of reports.

1   38.   (Currently Amended) The system of claim 32 wherein said selling agreement

2   comprises a contract between said ~~institution~~ <u>product provider</u> and said at least one distributor.

1   39.   (Original)   The system of claim 38 wherein said selling agreements module

2   manages a set of business rules governing how contract components are combined into said at least

3   one selling agreement associated with each of said at least one distributors.

1   40.   (Currently Amended) The system of claim 32 further comprising:

2   a debt management module configured to enable said ~~institution~~ <u>product provider</u> to

3   manage distributor advances and repayments.

1   41.   (Original)   The system of claim 28 wherein said debt management module is

2   utilized to define and manage a set of payment rules defining parameters for paying said at least

3   one distributor.

1   42.   (Currently Amended) The system of claim 12 wherein said ~~institution~~ <u>first party</u>

2   comprises a financial services institution.

       43-64. (Canceled).

1   65.   (New) The system of claim 12 further comprising a payment module for

2   determining payment to said at least one distributing party in association with a sales of the one or

3   more products in accordance with (i) a determination of commission amounts in accordance with

4   the at least one selling agreement and (ii) a determination of whether said at least one distributing

5   party has a valid license to sell the one or more products associated with said sales transaction.

66.   (New) The system of claim 32 further comprising a backbone coupled to said distributor management engine to transport said at least one of said plurality of data objects to the plurality of modules.

67.   (New) The system of claim 32 wherein the payment module is further configured to determine payment to said at least one distributor in association with a sales of one or more products of said product provider in accordance with (i) a determination of commission amounts in accordance with the at least one selling agreement and (ii) a determination of whether said at least one distributor has a valid license to sell the one or more products associated with said sales transaction.

68.   (New) The system of claim 32 wherein said product provider comprises a financial services institution.